

THE CORNERSTONE SCORECARD FOR CREDIT UNIONS®

Benchmarking Metrics



	Median	25th Percentile	75th Percentile
CORPORATE INFORMATION			
Assets			
Non-interest expense			
Salaries and benefits as % of non-interest expense			
Number of branches			
Total employees (FTE)			
Assets per employee			
Return on assets			
Efficiency ratio			
Non-interest income as a % of revenue			
BRANCH SALES AND SERVICE			
Deposits per branch			
Teller transactions per teller FTE/mo.			
New accounts opened per platform FTE/mo.			
Deposit accounts open/close ratio			
Deposit accounts serviced per platform FTE			
Monthly new retail checking accounts opened per branch			
Monthly new retail checking accounts per platform FTE			
Total retail checking accounts per branch			
% of teller headcount that is peak time/part time vs. full time			
Retail Administration			
Branch FTE supported per sales/product management FTE			
# of branches supported per regional/district manager			
Branch FTE supported per regional/district manager			
Branch FTE supported per retail/delivery support FTE			
Retail Non-Interest Income			
Fee income per retail checking account/yr.			
Average debit card fee income per retail checking account/yr.			
Average ATM/debit income per card/yr.			
Average revenue per ATM/yr.			
Average NSF/courtesy pay fee income per retail checking acct/yr.			

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CALL CENTER			
% of telephone calls handled by automated voice response			
Calls per call center FTE/day			
Calls per call center agent/day			
Average wait time per call (minutes)			
Average talk time per call (minutes)			
Average percentage of calls abandoned (abandon rate)			
% of loan applications taken through call center			
New deposit accounts opened in call center as a % of total			
WEB AND MOBILE CHANNEL MANAGEMENT			
Active Internet banking users per Internet banking FTE			
Enrolled Internet banking users as a % of retail checking accounts			
Active Internet banking users as a % of retail checking accounts			
Active Internet banking users as a % of total enrolled			
Enrolled bill pay users as a % of retail checking accounts			
Active bill pay users as a % of retail checking accounts			
Active bill pay users as a % of total enrolled			
# of retail Internet banking bill pay transactions/enrolled bill pay users/mo.			
# of retail mobile bill pay transactions/enrolled mobile users/month			
Enrolled mobile banking users as a % of retail checking accounts			
Active mobile banking users as a % of retail checking accounts			
Active mobile banking users as a % of total enrolled			
RETAIL CARDS AND PAYMENTS			
Debit cards as a % of personal checking accounts			
Average posted debit card transactions per debit card/mo.			
% of debit transactions that are PIN-based			
Average posted ATM transactions per ATM/debit card/mo.			
Average transactions per ATM/mo.			
# of ATM/debit cards per ATM/debit support FTE			
# of ATM deposits per ATM/mo.			
# of ATM deposits per ATM/debit FTE/mo.			
# of annual chargebacks per personal debit card			
# of chargebacks per chargeback FTE/mo.			

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CONSUMER LENDING			
Direct consumer loans closed per direct FTE/mo.			
Direct consumer loans closed per branch/mo.			
Direct consumer loan pull through rate (closings per applications)			
Indirect consumer loans closed per indirect FTE/mo.			
Indirect consumer loan pull through rate (closings per applications)			
% of direct loans approved through automated underwriting			
Consumer loans closed per centralized underwriting FTE/mo.			
% of direct loan applications originated through the Internet			
SMALL BUSINESS LENDING			
Small business loans per branch/mo.			
\$ volume of small business loans/mo. per branch			
Small business loans closed per small business FTE/mo.			
Small business loans closed per underwriter/mo.			
MORTGAGE LENDING			
Mortgage loans closed per mortgage origination FTE/mo.			
Retail mortgage loans closed per originator/mo.			
Mortgage loan originators per sales assistant			
Retail mortgage loan applications per processor/mo.			
Mortgage loans closed per closer/mo.			
Mortgage loans closed per post-closer/mo.			
Retail loan applications per underwriter/mo.			
Mortgage loans closed per secondary FTE/mo.			
Mortgage loans closed per shipping FTE/mo.			
Retail mortgage loan pull through rate (closings per applications)			
% of mortgage applications originated through the Internet			
Mortgage originator compensation as % of production volume			
% of mortgage production that is government lending (FHA/VA)			

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LOAN OPERATIONS AND COLLECTIONS			
Loan Operations			
Consumer loans serviced per consumer servicing FTE			
Mortgage loans serviced per mortgage servicing FTE			
Commercial loans serviced per commercial servicing FTE			
Small business loans serviced per commercial servicing FTE			
Consumer loan applications per consumer processing FTE/mo.			
Commercial loans closed per commercial processing FTE/mo.			
Small business loans closed per small business processing FTE/mo.			
Consumer doc packages per consumer doc prep FTE/mo.			
Commercial doc packages per commercial doc prep FTE/mo.			
Loans outstanding per payment processing/payoff FTE			
Loans outstanding per collateral/file tracking FTE			
Loans outstanding per escrow FTE			
Loans outstanding per customer service/maintenance FTE			
Mortgage loans serviced for others per investor reporting FTE			
Collections			
Past due consumer loans per collections FTE			
Past due mortgage loans per collections FTE			
# of overdraft payment (ODP) accounts per deposit collections FTE			
Average cases per consumer loan collector			
Average cases per mortgage loan collector			
Average consumer charge-offs per consumer recovery FTE			
Average mortgage charge-offs per mortgage recovery FTE			
Collectors per collection support FTE			

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DEPOSIT OPERATIONS AND ITEM PROCESSING			
Deposit Operations			
Deposit accounts per deposit back office FTE			
Deposit accounts per CIF/account maintenance FTE			
Deposit accounts per reconciliation FTE			
Deposit accounts per branch reporting/compliance/fraud FTE			
Deposit accounts per research FTE			
Checking accounts per NSF/courtesy pay/reject/return FTE			
IRA accounts per IRA administration FTE			
Daily wires per wire room FTE			
% of statements that are e-statements			
Item Processing			
Item processing cost per POD item			
Average rendering cost per statement			
Average transportation cost per branch/mo.			
Average postage cost per checking account/mo.			
RISK MANAGEMENT			
Assets supported per audit FTE			
Credit union FTE per audit FTE			
Assets supported per compliance FTE			
Credit union FTE per compliance FTE			
Total commercial loans outstanding per loan review FTE			
Total commercial loan count per loan review FTE			
Credit union FTE per fraud/investigations FTE			
Credit union FTE per physical security FTE			
Credit union FTE per IT/computer security FTE			
Credit union FTE per disaster recovery/business continuity FTE			
Credit union FTE per BSA FTE			
Deposit accounts per BSA FTE			
Credit union FTE per privacy FTE			
Credit union FTE per enterprise risk management FTE (total)			
Enterprise Risk Management - Losses			
Net annual cash over/shorts per teller FTE			
Losses per checking account/yr.			
Credit Administration and Special Assets			
Total commercial loans per credit administration FTE			
Total commercial loan accounts per credit administration FTE			
Non-accrual loans per special assets/REO FTE			

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WEALTH MANAGEMENT			
Insurance			
Average annual revenue per insurance agent			
Insurance agents per insurance support FTE			
Private Banking			
Total Deposits (in dollars) per private banker			
Private banking loans outstanding per private banker			
Private bankers per private banking support staff FTE			
MARKETING			
% of marketing expense focused on branding and new customer acquisition			
% of marketing expense focused on retention and cross-sales			
% of marketing expense in traditional media & direct mail channels			
% of marketing expense in new online channels			
% of marketing expense for corporate donations & sponsorships			
% of marketing expense for regulatory and compliance requirements			
% of marketing expense for sales promotions & premiums			
% of marketing expense for market research, data mining & management			
Assets supported per marketing FTE			
Credit union FTE per marketing FTE			
Marketing as a % of non-interest expense			

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ACCOUNTING & FINANCE			
Administration			
Credit union FTE per executive officers			
Credit union FTE per legal FTE			
Legal as % of non-interest expense			
Other professional as % of non-interest expense			
Finance			
Assets supported per combined finance/accounting FTE			
% of finance/account staff who are CPA, CMA or CFA certified			
Credit union FTE per combined finance/accounting FTE			
Credit union FTE per accounts payable FTE			
Credit union FTE per purchasing FTE			
Travel and entertainment as % of non-interest expense			
Dues and subscriptions as % of non-interest expense			
Accounting and tax as % of non-interest expense			
Telephone (local/long distance/cell) as % of non-interest expense			
Statement postage as % of non-interest expense			
Non-statement postage as % of non-interest expense			
HUMAN RESOURCES AND TRAINING			
Human Resources			
Credit union headcount per human resources FTE			
Annual external HR expenditures per bank FTE			
Employee benefits expense as % of salary expense			
Employee incentives/bonuses as % of total compensation			
Credit union headcount per payroll FTE			
# of positions filled annually per recruitment FTE			
Training			
Credit union headcount per training FTE			
Average external training budget per FTE			

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INFORMATION TECHNOLOGY			
Assets supported by IT FTE (in-house core system)			
Credit Union FTE per IT FTE (in-house core system)			
Assets supported by IT FTE(outsourced core system)			
Credit Union FTE per IT FTE (outsourced core system)			
Workstations/servers supported per PC/network support FTE			
Servers supported by network management staff FTE			
Credit Union FTE supported by help desk support FTE			
Workstations/servers supported by technical staff			
Monthly calls/ IT help desk FTE			
Annual technology spending as % of assets			
Annual technology spending per FTE			
Annual technology spending as % of non-interest expense			
Core systems spending as % of assets			
Data communications spending as % of assets			
Non-branch channel spending as % of assets			
Infrastructure spending as % of assets			
Strategic systems spending as % of assets			
ATM/debit income as % of assets			